

fire insurance. Bill says, well, I thought it was a pretty good party myself, Marge. I would say, well, I think it was too. And as long as we sit there for the prescribed number of hours and we don't have to take a test, even the teacher who is teaching it cannot say, we have satisfactorily gotten any continued education. Now, senators, I fought this bill when it came out in 1981 for the same reason. It's a hoax and I have proven right. I have predicted in 1981 that this law would put many small town insurance agents out of business and the insurance director who was in my office this week said, yes, we have dropped quite a few, quite a few, especially those in your small towns that write just crop hail insurance and nothing else. But they don't have the time or want to take the time to come in and take continuing education in any course, like life insurance which they are not interested in. So I don't know how you are going to comply with the law and satisfactorily prove that you have had continuing education if you don't have to take a test. Secondly, this fiscal analyst note which came from the insurance director's office...oh, and one other point, no other state requires testing. Senator Barrett, no other state has a Unicameral Legislature, so maybe we ought to get rid of that. I mean, that is a weak, weak argument, because they are all controlled by the insurance companies we want to fall in the same category? This bill is just designed to get more members for insurance agents' organizations to pay more lobbyists to come down here and present more bills to the detriment of the people, because the easiest way to fulfill this law is to go to the conventions of the insurance agents associations, professional insurance agents, Nebraska Independent Insurance Agents, et cetera.

SPEAKER NICHOL: One minute.

SENATOR HIGGINS: As far as this stupid, asinine, ridiculous fiscal analyst's report, if the insurance director had read the amendment, he would see that it said, the department shall develop and administer a test. It didn't say they have to teach the course. So we have got an insurance director who has got people that say it is going to cost four hundred and...almost a half a million dollars to test these insurance agents because we are going to have a total of 19,700 courses and tests, he said. That is over a two-year period. The amendment also says the department is authorized to charge a fee. They charge a fee right now to